

REMARKS

This Application has been carefully reviewed in light of the Office Action mailed on August 20, 2004 ("Office Action"). Claims 1-41 are pending in the application. Claims 29-41, the subject of an election restriction, are hereby withdrawn from consideration. Claims 1-11, 14-25 and 28 were rejected and Claims 12, 13, 26, and 27 were objected to. Applicant respectfully requests reconsideration and favorable action in this case.

Information Disclosure Statement

Applicant filed an Information Disclosure Statement and PTO Form 1449 on December 5, 2003. Although reference is made to the Information Disclosure Statement mailed December 5, 2003 on page 1 of the Office Action Summary, the initialed PTO Form 1449 was not included with the Office Action. Applicant respectfully requests return of the initialed PTO Form 1449 for the Information Disclosure Statement mailed December 5, 2003 as soon as possible.

Election Restriction

The Office Action contains an election restriction. A provisional election was made without traverse on August 17, 2004 by Applicant's former attorneys to prosecute the invention of Group 1, Claims 1-28. Applicant hereby reaffirms this election and elects the invention of Group 1 drawn to the embodiment of a method for handling checks.

Allowable Claims

Applicant thanks the Examiner for the indication that Claims 12-13 and 26-27 would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims. Applicant appreciates the Examiner's consideration of the Application and the Examiner's acknowledgement that, among others, Claims 12 and 26 would be allowable if rewritten in independent form. Although Applicant believes all pending claims are allowable over the prior art of record without amendment, Applicant has:

- i) canceled Claims 1, 11, 13, 15, 25, and 27 without prejudice or disclaimer;

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- ii) rewritten Claims 12 and 26 in independent form; and
- iii) changed the dependencies of Claims 2-7, 10, 14, 16, 18-21, 24, and 28.

These changes do not narrow at least Claims 12 and 26. Applicant respectfully requests reconsideration and allowance of all pending claims.

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CONCLUSION

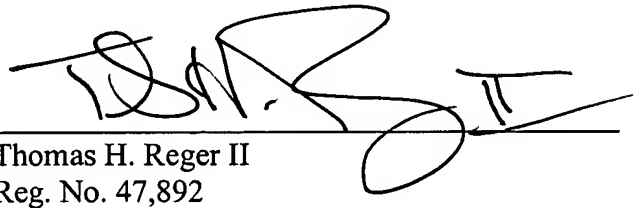
Applicant has now made an earnest attempt to place this case in condition for allowance. For the foregoing reasons, and for other reasons clearly apparent, Applicant respectfully requests full allowance of all Claims.

If the present application is not allowed and/or if one or more of the rejections is maintained, Applicant hereby requests a telephone conference with the Examiner and further requests that the Examiner contact the undersigned attorney to schedule the telephone conference.

Although no fees are believed to be due, please charge any fees or credits to deposit account 06-1050.

Respectfully submitted,

Date: November 12, 2004



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